

The death of a loved one can leave a family's financial matters in a state of disarray. In keeping with the promise of distinguished service and security, PricewaterhouseCoopers LLP (PwC) has been selected to provide objective financial counseling for the beneficiary of your group life insurance.

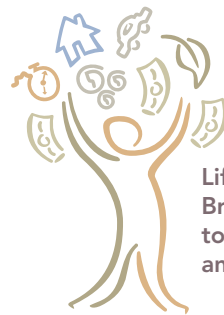
PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP (PwC) has been providing personal financial counseling services for decades. The PwC professionals who provide these services are experienced financial counselors who are trained in the need to maintain client confidentiality. Their sole concern is to provide independent and objective counseling. They do not sell investments or financial products.

Neither PwC nor its employees are involved in the sale or endorsement of investment or insurance products.

The level of service depends on the level of proceeds received.

Services provided by PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or its group contracts and may be discontinued at any time.



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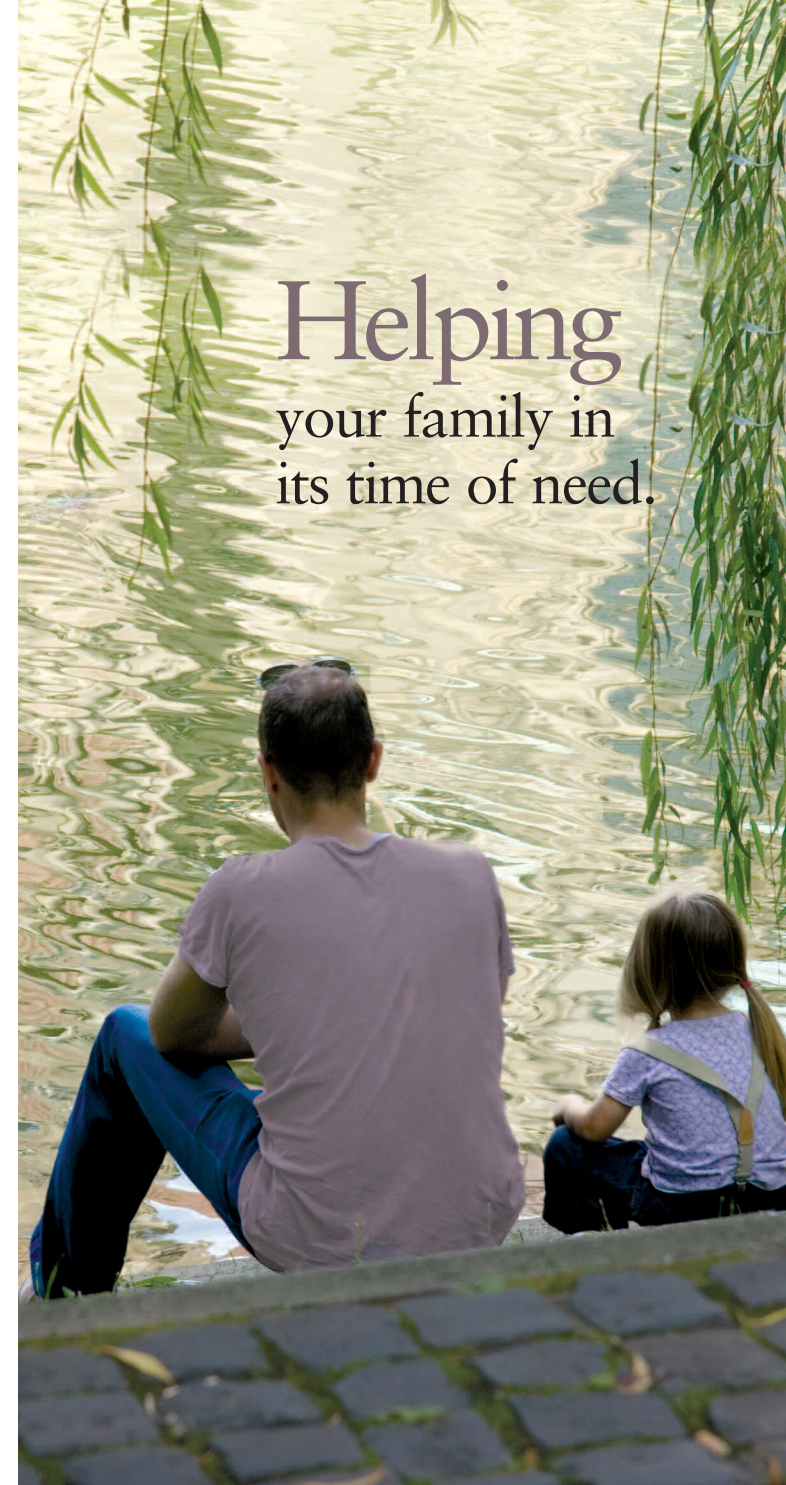
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Helping
your family in
its time of need.



PRICEWATERHOUSECOOPERS 

Sound advice — no strings attached

You receive objective and independent financial counseling at no cost to you or your beneficiary. PwC, a provider of financial planning, wealth management and counseling services, will help your beneficiary make sound decisions about pressing financial issues, as well as the disposition of life insurance proceeds, without any pressure to buy other financial products.

PwC is a professional services firm with decades of experience in personal financial education and counseling. PwC provides objective, independent financial counseling with absolutely no product sales.

Who is eligible?

To be eligible for the beneficiary counseling service, you must be insured under a group life insurance policy¹.

Proceeds must be \$25,000 or more, based on all coverage. If there are multiple beneficiaries, the level of service is based on each individual beneficiary's proceeds.

Individual, but not institutional, guardians are covered.

How does it work?

Your beneficiary will receive materials explaining the program with the insurance benefit check.

The package will outline the options available for the beneficiary and provide contact information for PwC. Information will only be shared with PwC after an authorization is signed by the beneficiary.

¹Underwritten by Minnesota Life or Securian Life. Not all policies are available in all states.

PricewaterhouseCoopers resources

- **PwC Beneficiary Guide** — A reference guide that delivers easy-to-follow guidance on estate settlement matters, survivor benefits, financial planning and non-financial issues.
- **PwC eAdvisor** — An integrated planning tool that provides beneficiaries access to online financial calculators, life event guides, news, articles, online financial planning courses and more.
- **Your Money, Your Future** — PwC's bimonthly electronic financial planning newsletter accessed through PwC eAdvisor.
- **Personalized Financial Analysis** — A computer-generated, easy-to-read and thorough financial plan designed to help beneficiaries understand their overall financial situation and strategize for the future.
- **CounselLine** — Unlimited toll-free telephone access to PwC financial counselors for one year. Beneficiaries can call for information and general assistance on matters including estate settlement, budgeting, IRAs and other financial planning issues.
- **Personal Financial Counseling** — Six months of proactive calls from a PwC counselor. A beneficiary is matched with an experienced PwC financial coach for an in-depth financial counseling session conducted face to face or by telephone, depending on the beneficiary's location.

